

EXHIBIT "T"

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF HAWAII

REID I. TAMAYOSE and)

NADINE K. TAMAYOSE,)

Plaintiffs,)

vs.) CASE NO. CV10 00185

OPTION ONE MORTGAGE) JMS BMK

CORPORATION, its successors)

and assigns; H&R BLOCK)

BANK; RESIDENTIAL CREDIT) DEPOSITION OF

SOLUTIONS, INC.; and DOES) REID I. TAMAYOSE

1-30,) July 21, 2011

Defendants.)

_____)

RESIDENTIAL CREDIT)

SOLUTIONS, INC.,)

Third-Party)

Plaintiff,)

vs.)

OLD REPUBLIC TITLE &)

ESCROW OF HAWAII, LTD.,)

Third-Party)

Defendant.)

_____)

DEPOSITION OF REID I. TAMAYOSE,

Taken on behalf of Defendants Option One Mortgage Corporation, now known as Sand Canyon Corporation, and H&R Block Bank at American Savings Bank Tower, 1001 Bishop Street, 20th Floor, Honolulu, Hawaii 96813, commencing at 9:04 a.m., on July 21, 2011, pursuant to Notice.

BEFORE: SUE M. FLINT, RPR, CSR 274

Notary Public, State of Hawaii

APPEARANCES:

For Plaintiffs: BENJAMIN BROWER, ESQ.

Dubin Law Offices

55 Merchant Street

Suite 3100

Honolulu, Hawaii 96813

For Defendants Option One Mortgage Corporation, now known as Sand Canyon Corporation and H&R Block Bank:

SHELLIE K. PARK-HOAPILI, ESQ.

Alston Hunt Floyd & Ing

American Savings Bank Tower

1001 Bishop Street, Suite 1800

Honolulu, Hawaii 96813

1 Appearances (continued):

2

3 For Defendant Residential Credit Solutions:

4 KARYN DOI, ESQ.

5 LEU & OKUDA

6 The Merchant House

7 222 Merchant Street

8 Main Floor

9 Honolulu, Hawaii 96813

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11 For Defendant Old Republic Title & Escrow of Hawaii,

12 Ltd.:

13 KEVIN W. HERRING, ESQ.

14 Ashford & Wriston

15 Alii Place, Suite 1400

16 1099 Alakea Street

17 Honolulu, Hawaii 96813

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1 Mortgage Corporation?

2 A. No, I do not.

3 Q. If you look in the letter, it's basically
4 informing that you are cancelling the subject loan.

5 A. Okay.

6 Q. Do you see that?

7 A. Yes.

8 Q. When did you decide you wanted to cancel
9 the subject loan?

10 A. That is something that maybe you should
11 talk to my wife about. I don't know. I don't know.

12 Q. Did you want to cancel the loan? I'm
13 asking you.

14 A. I'm in the best interest of my family, so
15 if my wife said that that's what we needed to do,
16 then that's what we needed to do.

17 Q. Why did you have to cancel the loan?

18 A. I don't know.

19 Q. Okay. Well, in this letter you indicate
20 that there were several federal Truth In Lending Act
21 violations. Can you identify them for me?

22 A. I cannot.

23 Q. Is there a reason why you can't identify
24 them?

25 A. I'm vague on it.

1 Q. What do you mean vague on it?

2 A. I don't know.

3 Q. Well, you brought this lawsuit, so I'm
4 just trying to figure out -- I mean, you're saying
5 in this letter, first, that there are certain
6 violations. What violations are there?

7 A. Me and my wife are together on this and,
8 like I said, she'll be able to tell you a little bit
9 more than me.

10 Q. But you are also identified as a plaintiff
11 in this lawsuit, so I need to know what -- if there
12 are -- what federal Truth In Lending Act violations
13 you are referring to in this letter.

14 A. Well, from what it says in here, unfair
15 and deceptive acts and practices, misrepresentation
16 aside from fraud and false loan applications. I'm
17 just going by what it says here.

18 Q. I'm asking you if --

19 A. Well, I'm telling you what I'm telling you
20 here.

21 Q. So what misrepresentations were made?

22 A. That, I cannot tell you.

23 Q. Is there a reason why?

24 A. Because I'm unclear.

25 Q. You're unclear of what misrepresentations

1 were made?

2 A. Yes, I am unclear.

3 Q. This is your loan and you're unclear of
4 what misrepresentations you're claiming --

5 A. This is me and my wife's loan.

6 Q. And you're saying unfair and deceptive
7 trade practices. What violations were made?

8 A. I'm unclear.

9 Q. In this letter you're saying that you want
10 damages. What damages are you requesting in this
11 letter?

12 A. I'm sorry?

13 Q. What damages are you seeking in this
14 letter?

15 THE WITNESS: What type of damages?

16 BY MS. PARK-HOAPILI:

17 Q. Are you seeking any damages by this
18 letter?

19 A. Well, there was two foreclosures called
20 upon our house, I believe, or two times that it was
21 supposed to go to be auctioned off, and those were
22 very unclear to us on why it was -- why we were
23 being sent that letter on foreclosure, and that was
24 just a very stressful time for us.

25 Q. Okay. Well, this letter is sent December